

**Table I.F.14 Among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.8%	39.9%	42.6%	40.4%	30.1%	14.5%	42.3%	21.1%
<b>Industry group **</b>								
Agric., fish., forest.	30.0%	38.5% *	--	35.5% *	14.0% *	35.5% *	37.6%	27.4% *
Mining and manufacturing	24.1%	42.8%	40.2%	43.6%	29.9%	14.4%	47.4%	21.2%
Construction	43.9%	47.4%	42.8%	51.1%	49.0%	15.6% *	49.0%	40.1%
Utilities and transp.	23.6%	37.4% *	65.5%	44.4%	44.8%	14.1%	47.7%	20.8%
Wholesale trade	27.1%	48.9%	41.9%	35.8%	26.5%	16.5%	42.7%	21.5%
Fin. svcs. and real estate	17.7%	37.4%	25.2%	34.2%	20.6%	13.2%	32.7%	15.8%
Retail trade	29.9%	55.4%	60.2%	52.5%	42.1%	16.1%	56.2%	24.1%
Professional services	20.2%	33.4%	40.8%	36.7%	25.4%	10.5%	37.8%	17.0%
Other services	29.5%	34.6%	41.3%	35.1%	32.7%	22.8%	37.7%	27.3%
<b>Ownership</b>								
For profit, incorporated	25.7%	43.8%	44.0%	44.5%	30.6%	15.2%	45.2%	21.5%
For profit, unincorporated	31.9%	39.8%	41.0%	37.3%	37.7%	20.4%	40.7%	28.9%
Nonprofit	16.0%	15.8%	34.7%	24.3%	23.4%	9.3%	25.1%	15.0%
<b>Age of firm</b>								
Less than 5 years	46.3%	46.0%	38.2%	49.6%	46.5%	42.8%	45.6%	46.7%
5-9 years	37.4%	40.9%	40.7%	40.1%	35.8%	20.6% *	42.7%	32.9%
10-19 years	34.9%	39.4%	45.6%	41.4%	28.2%	25.3%	43.7%	29.7%
20 or more years	21.3%	38.2%	42.0%	38.7%	28.8%	13.8%	40.9%	18.8%
<b>Multi/single status</b>								
2 or more locations	18.5%	28.5% *	42.1%	40.5%	27.8%	14.4%	37.6%	18.0%
1 location only	37.5%	40.0%	42.7%	40.4%	33.1%	18.1%	42.7%	32.8%
<b>Percent full-time employees</b>								
Less than 25%	39.6%	25.5% *	55.6%	39.3%	52.4%	30.5%	45.9%	38.3%
25-49 %	29.2%	27.1%	40.6%	47.6%	33.3%	19.2%	44.0%	26.3%
50-74 %	22.5%	38.4%	50.8%	36.1%	27.4%	12.5%	40.8%	18.8%
75% or more	24.5%	40.9%	41.5%	40.5%	29.7%	14.3%	42.3%	20.8%
<b>Union presence</b>								
No union employees	27.7%	40.5%	43.6%	41.3%	30.4%	16.8%	43.0%	23.7%
Has union employees	11.9%	19.6% *	20.8% *	21.4%	26.8%	9.3%	21.3%	11.6%
<b>Percent low-wage employees</b>								
50% or more low-wage	33.9%	49.1%	57.9%	42.8%	42.7%	24.0%	53.8%	31.3%
Less than 50% low-wage	23.5%	39.1%	41.5%	40.1%	27.8%	13.2%	41.2%	19.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

**Table I.F.14 Standard errors for among private-sector enrollees with single coverage: Percent enrolled in a high deductible health insurance plan where the employer did not contribute to an HSA or an HRA by firm size and selected characteristics: United States, 2016**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.49%	1.93%	1.84%	1.33%	1.20%	0.59%	1.07%	0.54%
Industry group **								
Agric., fish., forest.	8.03%	12.65% *	--	16.39% *	11.03% *	16.53% *	9.00%	10.23% *
Mining and manufacturing	1.33%	8.04%	5.69%	3.65%	2.99%	1.44%	3.39%	1.40%
Construction	2.95%	6.04%	5.32%	4.58%	6.08%	5.96% *	3.36%	4.40%
Utilities and transp.	2.26%	11.50% *	9.22%	7.23%	7.29%	2.27%	6.46%	2.37%
Wholesale trade	1.83%	8.09%	5.90%	4.35%	3.66%	2.31%	3.82%	1.93%
Fin. svcs. and real estate	1.20%	5.63%	5.74%	4.70%	2.66%	1.44%	3.55%	1.25%
Retail trade	1.53%	6.33%	5.68%	4.29%	4.32%	1.79%	3.38%	1.68%
Professional services	0.80%	3.06%	3.14%	2.40%	1.89%	0.89%	1.80%	0.86%
Other services	1.35%	4.22%	4.78%	2.90%	3.14%	1.94%	2.54%	1.55%
Ownership								
For profit, incorporated	0.60%	2.44%	2.18%	1.63%	1.62%	0.69%	1.29%	0.66%
For profit, unincorporated	1.45%	3.77%	4.16%	3.20%	3.08%	2.28%	2.36%	1.75%
Nonprofit	0.97%	3.77%	6.26%	2.79%	1.96%	1.19%	2.86%	1.02%
Age of firm								
Less than 5 years	3.20%	5.73%	6.17%	5.79%	6.48%	11.08%	3.66%	4.68%
5-9 years	2.24%	4.95%	4.83%	3.76%	4.83%	7.12% *	2.89%	3.32%
10-19 years	1.59%	3.35%	3.57%	2.83%	3.19%	3.61%	2.10%	2.09%
20 or more years	0.53%	3.08%	2.57%	1.69%	1.35%	0.59%	1.50%	0.55%
Multi/single status								
2 or more locations	0.54%	11.63% *	5.59%	2.55%	1.34%	0.59%	3.32%	0.54%
1 location only	0.99%	1.95%	1.94%	1.55%	2.20%	4.17%	1.13%	1.54%
Percent full-time employees								
Less than 25%	2.53%	9.31% *	12.13%	6.29%	5.20%	2.96%	6.41%	2.72%
25-49 %	1.76%	7.84%	6.67%	5.02%	4.39%	1.77%	4.17%	1.90%
50-74 %	1.19%	4.66%	5.28%	3.48%	2.94%	1.29%	2.97%	1.25%
75% or more	0.56%	2.19%	2.04%	1.51%	1.38%	0.67%	1.20%	0.61%
Union presence								
No union employees	0.56%	1.97%	1.87%	1.37%	1.24%	0.73%	1.09%	0.62%
Has union employees	0.98%	7.59% *	6.85% *	4.90%	4.64%	0.91%	4.24%	1.00%
Percent low-wage employees								
50% or more low-wage	1.42%	7.06%	5.35%	3.88%	3.06%	1.78%	3.35%	1.51%
Less than 50% low-wage	0.52%	2.00%	1.93%	1.42%	1.30%	0.62%	1.12%	0.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2016 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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